

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Mary L. Pantall  
Debtor

Case No. 14-02501-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: MMchugh  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 20

Date Rcvd: Jun 14, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2017.

db +Mary L. Pantall, 4 Cumberland Drive, Mechanicsburg, PA 17050-1717  
4515652 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
SEATTLE, WA 98121-3132  
4497214 +SECRETARY OF THE TREASURY, 15TH AND PENN AVENUES NW, WASHINGTON, DC 20220-0001  
4497215 +STEVEN GOULD, ESQUIRE, OFFICE OF ATTORNEY GENERAL, FINANCIAL ENFORCEMENT SECTION,  
HARRISBURG, PA 17120-0001  
4497216 +UNITED STATES ATTORNEY, HARRISBURG FEDERAL BUILDING, 228 WALNUT STREET, SUITE 220,  
HARRISBURG, PA 17101-1738  
4497217 US DEPT OF JUSTICE, 950 PENNSYLVANIA AVE NW, WASHINGTON, DC 20530-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4497205 +EDI: GMACFS.COM Jun 14 2017 18:53:00 ALLY FINANCIAL, PO BOX 380901,  
BLOOMINGTON, MN 55438-0901  
4500542 EDI: GMACFS.COM Jun 14 2017 18:53:00 Ally Bank serviced by Ally Servicing LLC,  
PO Box 130424, Roseville, MN 55113-0004  
4497206 +EDI: CHASE.COM Jun 14 2017 18:53:00 CHASE BANK USA, NA, P.O. BOX 15298,  
WILMINGTON, DE 19850-5298  
4497207 +EDI: CITICORP.COM Jun 14 2017 18:53:00 CITICARDS/CITIBANK, P.O. BOX 6241,  
SIOUX FALLS, SD 57117-6241  
4497208 +E-mail/Text: bankruptcydesk@colonialsavings.com Jun 14 2017 18:48:24  
COLONIAL SAVINGS & LOAN, 2600 WEST FWY, FORT WORTH, TX 76102-7109  
4540429 EDI: BL-BECKET.COM Jun 14 2017 18:53:00 Capital One NA, c/o Becket and Lee LLP,  
POB 3001, Malvern PA 19355-0701  
4557633 +E-mail/Text: bankruptcydesk@colonialsavings.com Jun 14 2017 18:48:24 Colonial Savings F.A.,  
2626 West Freeway, Building B, Fort Worth, TX 76102-7109  
4557613 +E-mail/Text: bankruptcydesk@colonialsavings.com Jun 14 2017 18:48:24 Colonial Savings, FA,  
2626 West Freeway, Building B, Fort Worth, TX 76102-7109  
4497209 EDI: RMSC.COM Jun 14 2017 18:53:00 GEGRB/LOWES, P.O. BOX 965005,  
ORLANDO, FL 32896-5005  
4497210 EDI: IRS.COM Jun 14 2017 18:53:00 INTERNAL REVENUE SERVICE, PO BOX 7346,  
PHILADELPHIA, PA 19101-7346  
4497211 +EDI: CBSKOHL.COM Jun 14 2017 18:53:00 KOHLS/CAPONE, PO BOX 3115,  
MILWAUKEE, WI 53201-3115  
4497212 +E-mail/Text: unger@members1st.org Jun 14 2017 18:48:29 MEMBERS FIRST FCU,  
5000 LOUISE DRIVE, MECHANICSBURG, PA 17055-4899  
4497213 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 14 2017 18:48:15 PA DEPARTMENT OF REVENUE,  
DEPARTMENT 280946, ATTN BANKRUPTCY DIVISION, HARRISBURG, PA 17128-0946  
4515728 EDI: Q3G.COM Jun 14 2017 18:53:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 16, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2017 at the address(es) listed below:

Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
Joshua I Goldman on behalf of Creditor Colonial Savings, F.A. bkggroup@kmlawgroup.com,  
bkggroup@kmlawgroup.com  
Robert E Chernicoff on behalf of Debtor Mary L. Pantall rec@cclawpc.com,  
jbartley@cclawpc.com; jlaughman@cclawpc.com; jhr@cclawpc.com

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Page 2 of 2  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Thomas I Puleo on behalf of Creditor Colonial Savings, F.A. tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1 Mary L. Pantall  
First Name Middle Name Last Name  
Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Middle District of Pennsylvania**  
Case number: **1:14-bk-02501-RNO**

Social Security number or ITIN **xxx-xx-9973**  
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
Social Security number or ITIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

**Order of Discharge**

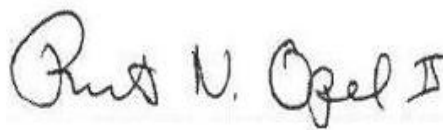
12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Mary L. Pantall

June 14, 2017

By the  
court:



Honorable Robert N. Opel  
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**